I Claim:

1.   A computer-driven information management system for selectively matching credit applicants with money lenders through a global communications network, said system comprising:

applicant data entry means for entering applicant data into the system, and defining an electronic applicant profile of a credit applicant seeking financing;

model data entry means for entering model data into the system, said model data being established by the lender and defining an electronic model profile representing characteristics of a desired applicant;

filter means for electronically comparing said applicant profile with said model profile, wherein:

i.   for those credit applicants matching the model profile, said applicant data is made available through the system to lender; and

ii.   for those credit applicants not matching the model profile, no applicant data is made available through the system to the lender.

2.   An information management system according to claim 1, wherein said applicant data entry means includes a computer, a keyboard for entering said applicant data into said computer, and global communications means for communicating said applicant data to the system.

1   3.   An information management system according to claim 1, wherein said model

2   data entry means includes a computer, a keyboard for entering said model data into said

3   computer, and global communications means for communicating said model data to the

4   system.

1   4.   An information management system according to claim 1, and including means

2   for retrieving applicant credit information from a credit bureau and incorporating said credit

3   information into said applicant profile.

5.   An information management system according to claim 1, and including term

notification means for electronically notifying those credit applicants matching the model

profile of financing terms set by the lender.

1   6.   An information management system according to claim 5, wherein said term

2   notification means occurs automatically in response to an applicant matching the model

3   profile.

1   7.   An information management system according to claim 1, and comprising

2   applicant profile distribution means for simultaneously distributing said applicant profile to

3   a number of lenders having access to the system.

1   8.   An information management system according to claim 7, and comprising

2   lender selection means for restricting the distribution of said applicant profile to only those

3   lenders selected by the credit applicant and having access to the system.

1   9.   An information management system according to claim 1, and comprising

2   applicant data storing means for electronically storing applicant data received by the lender

3   through the system.

1   10.   An information management system according to claim 1, and comprising

2   finance product selection means for selecting a desired finance product from a group of

3   finance products communicated to the system by the lenders.

1   11.   A method for electronically managing information distribution to credit

2   applicants and money lenders through a global communications network, said method

3   comprising the steps of:

4   entering applicant data into the system, said applicant data defining an

5   electronic applicant profile of a credit applicant seeking financing;

6   entering model data into the system, said model data being established by the

7   lender and defining an electronic model profile representing characteristics of a desired

8   applicant;

9   electronically comparing said applicant profile with said model profile,

10   wherein:

11   i.   for those credit applicants matching the model profile, said

12   applicant data is made available through the system to lender; and

13   ii.   for those credit applicants not matching the model profile, no

14   applicant data is made available through the system to the lender.

1   12.   A method according to claim 11, wherein said applicant data entry step

2   includes using a computer, a keyboard for entering said applicant data into said computer,

3   and global communications means for communicating said applicant data to the system.

1   13.   A method according to claim 11, wherein said model data entry step includes

2   using a computer, a keyboard for entering said model data into said computer, and global

3   communications means for communicating said model data to the system.

1   14.   A method according to claim 11, and including the step of retrieving applicant

2   credit information from a credit bureau and incorporating said credit information into said

3   applicant profile.

1   15.   A method according to claim 11, and including the step of electronically

2   notifying those credit applicants matching the model profile of financing terms set by the

3   lender.

1   16.   A method according to claim 15, wherein said term notification step occurs

2   automatically in response to an applicant matching the model profile.

1   17.   A method according to claim 11, and comprising the step of simultaneously

2   distributing said applicant profile to a number of lenders having access to the system.

1   18.   A method according to claim 17, and comprising the step of restricting the

2   distribution of said applicant profile to only those lenders selected by the credit applicant

3   and having access to the system.

1   19.   A method according to claim 11, and comprising the step of electronically

2   storing applicant data received by the lender through the system.

1   20.   A method according to claim 11, and comprising the step of selecting a desired

2   finance product from a group of finance products communicated to the system by the

3   lenders.